

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE**

In re: Andre Fredrick Gates

Case No.

Debtors:

Chapter 13

CHAPTER 13 PLAN

ADDRESS: (1) 3280 Knight Trails Circle
Apt 309
Memphis, TN 38115

(2)

PLAN PAYMENT:

Debtor(1) shall pay \$ 58.00 weekly, every two weeks, semi-monthly, or monthly, by:
 PAYROLL DEDUCTION From: Millstone Medical Outsourcing **OR () DIRECT PAY**
580 Commerce Drive
Fall River, MA 02720

Debtor(2) shall pay \$ _____ weekly, every two weeks, semi-monthly, or monthly, by:
 PAYROLL DEDUCTION From: **OR () DIRECT PAY**

1. THIS PLAN [Rule 3015.1 Notice]:

- (A) CONTAINS A NON-STANDARD PROVISION. [See plan provision #19] YES NO
(B) LIMITS THE AMOUNT OF A SECURED CLAIM BASED ON A VALUATION
OF THE COLLATERAL FOR THE CLAIM. [See plan provisions #7 and #8] YES NO
(C) AVOIDS A SECURITY INTEREST OR LIEN. [See plan provision #12]. YES NO

2. ADMINISTRATIVE EXPENSES: Pay filing fee and Debtor(s)' attorney fee pursuant to Confirmation Order.

3. AUTO INSURANCE: Included in Plan; **OR** Not included in Plan; Debtor(s) to provide proof of insurance at §341 meeting.

4. DOMESTIC SUPPORT:

Monthly Plan Payment:

**TN DHS -Child Support
Enforcement/Disbursement
Unit, Recipient: Dorothy
Wilson (address unknown)**

Paid by: Debtor(s) directly Wage Assignment, OR Trustee to:
ongoing payment begins Not included in Plan. Debtor to
continue paying by wage assignment \$

Approximate arrearage: \$45,251.00

5. PRIORITY CLAIMS:

6. HOME MORTGAGE CLAIMS: Paid directly by Debtor(s); **OR** Paid by Trustee to:

None ongoing payment begins _____ \$
Approximate arrearage: _____ Interest _____ \$

7. SECURED CLAIMS:

[Retain lien 11 U.S.C. §1325 (a)(5)] **Value of Collateral:** **Rate of Interest:** **Monthly Plan Payment:**
Bridgecrest Credit Co **\$ 6,150.00** **7.25%** **\$123.00**

8. SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 910 DAYS OF FILING, AND OTHER SECURED CLAIMS FOR DEBT INCURRED WITHIN ONE YEAR OF FILING:

9. SECURED CLAIMS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON CONFIRMATION FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIALLY REASONABLE DISPOSAL OF COLLATERAL:

-NONE-

Collateral: _____

10. SPECIAL CLASS UNSECURED CLAIMS:

Cinnamon Trails Apartments	Amount: <u>591.18</u>	Rate of Interest <u>0.00</u>	Monthly Plan Payment: <u>\$10.00</u>
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11. STUDENT LOAN CLAIMS AND OTHER LONG TERM CLAIMS:

None Not provided for **OR** General unsecured creditor

12. THE JUDICIAL LIENS OR NON-POSSESSORY, NON-PURCHASE MONEY SECURITY INTEREST(S) HELD BY THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C. §522(f):

-NONE-

13. ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILED CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.

14. ESTIMATED TOTAL GENERAL UNSECURED CLAIMS: \$14,670.00

15. THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIMS IS:

%, **OR**,
 THE TRUSTEE SHALL DETERMINE THE PERCENTAGE TO BE PAID AFTER THE PASSING OF THE FINAL BAR DATE.

16. THIS PLAN ASSUMES OR REJECTS EXECUTORY CONTRACTS:

Cinnamon Trails Apartments: Debtor's residential Lease which expires in 2021 Assumes **OR** Rejects.

17. COMPLETION: Plan shall be completed upon payment of the above, approximately 60 months.

18. FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED ACCEPTANCE OF PLAN.

19. NON-STANDARD PROVISION(S):

ANY NON-STANDARD PROVISION STATED ELSEWHERE IS VOID.

20. CERTIFICATION: THIS PLAN CONTAINS NO NON-STANDARD PROVISIONS EXCEPT THOSE STATED IN PROVISION 19.

/s/ Wilson Newell

Wilson Newell, TN 034031

Debtor(s)' Attorney Signature or Pro Se Debtor(s)' Signature(s)

Date September 12, 2019